United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

						N	Name of Joint Dobtor (Chause) (Last First Middle)					
Name of Debtor (if i					la	IName	Name of Joint Debtor (Spouse) (Last, First, Middle)					
Pas	care	ia, Ar	itnony	/ Jose	pn		Pascarella, Deborah, Ann					
All Other Names us and trade names):	sed by the	Debtor in the	last 8 years	(include ma	ried, maider	All Ot maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-7815							Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-2408					
Street Address of Debtor (No. & Street, City, and State):						Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
875 Wildwo	ood D	rive				_ 875	Wildwo	od Driv	е			
New Lenox	x IL			6	0451	Ne	w Lenox	IL		60451		
County of Residenc	e or of the	Princinal Pla	ace of Rusin	P66.		Count	y of Residence	or of the Princ	rinal Place of I	Rusiness:		
County of recolderio	50 01 01 1110	WI				Count	y or recoldence	01 01 110 1 1111	WILL	Submose.		
		**1	<u> </u>						VVILL			
Mailing Address of [Debtor (if o	different from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if o	different from s	street address):		
Location of Principa	al Assets o	f Business D	ebtor (if diffe	rent from str	eet address	above):						
Type of Debtor (Check	(Form of O k one box)	rganization)	ı	Nature of Bu (Check one I		Chaj	oter of Bankru	otcy Code Ur	ider Which th	e Petition is Filed (Check one box)		
■ Individual (ir See Exhibit D			a	Care Busine			hapter 7		•	15 Petition for Recognition		
☐ Corporation			define	☐ Single Asset Real Estate as ☐ defined in 11 U.S.C §101 (51B)			hapter 9 hapter 11		of a Fore	eign Main Proceeding		
☐ Partnership	•	,		Railroad Stockbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
Other (If del		one of the		nodity Broker		■ C	■ Chapter 13 of a Foreign Nonmain Proceeding					
above entitie	ies, check	this box	☐ Cleari	ng Bank			Nature of Debts (Check one Box)					
and state ty	pe of entit	y below.)	Other				■ Debts are primarily consumer □ Debts are primarily business debts.					
				Fax-Exempt heck box, if ap			§ 101(8) as "incurred by an					
			. –	r is a tax-exe ization under	•		individual primarily for a personal, family, or household					
			United	States Code			urpose."					
			1	nue Code).				Cha	apter 11 Debt	ors		
■ Filing Fee attach		Filing Fee (C	neck one box)				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filling Fee attact	neu					-	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filing Fee to be						Check	Check if:					
signed application unable to pay fe							Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wavie	er reaueste	ed (applicable	to chapter	7 individuals	onlv). Must	Chec	Check all applicable boxes:					
attach signed ap			•		• /		A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes					
							of creditors, in a	•				
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured credtio						-14:				This space is for court use only		
Debtor estimate funds available	es that, afte for distribu	er any exemp	t property is	excluded an			es paid, there w	rill be no				
Estimated Number of												
	i0-	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets				<u>5,000</u>	D							
\$0 to \$5	50,001to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001	More than \$1 billion			
		\$500,000	to \$1 million	million	million	million	million	to \$1billion	ψ I UIIIUI I ψ			
Estimated Liabilities]	£100 001 to	D	1	\$10,000,001	5 0,000,001	1	\$500,000,001	☐ More than			
		\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	\$1 billion			

B1 (Official Form 1) (1/08) Document	Page 2 of 46					
T	Voluntary Petition	Name of Debtor(s)	Audhana Isaanb				
inis pag	ge must be completed and filed in every case)		Anthony Joseph Ann Pascarella				
Location Where Filed:	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional Case Number:	sheet) Date Filed:				
ilnbke		01-42703	12/05/2001				
ilnbke		05-04538	01/10/2005				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)				
Name of Debtor:	gp.o,	Case Number:	Date Filed:				
None							
District:		Relationship:	Judge:				
	Exhibit A		ibit B Il whose debts are primarily consumer debts.)				
` .	d if debtor is required to file periodic reports (e.g., 0Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in	the foregoing petition, declare that I				
	ion 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or shor 13 of title 11, United States Code, and					
1934 and is reque	esting relief under chapter 11.)	each such chapter. I further certify that I I	•				
		required by 11 USC § 342(b).					
☐ Exhibit A is	attached and made a part of this petition.	/s/ David	M. Lulkin				
		David M. Lulkin	Dated: 05/20/2009				
			1				
Does the debter	Exh i own or have possession of any property that poses or is alleg	ibit C	able barm to public health or cafety?				
_	-	ed to pose a tilleat of illillillent and identille	tole flam to public fleatin or safety:				
	Exhibit C is attached and made a part of this petition.						
No.							
(To b		ibit D	a congrete Cybibit D				
_	pe completed by every individual debtor. If a joint petition is file opported and signed by the debtor is attached and made a par		a separate Exhibit D.)				
If this is a join		t of this petition.					
	so completed and signed by the joint debtor is attached and m	ade a part of this petition.					
	Information Regardi	ng the Debtor - Venue					
		oplicable Box.)					
	ebtor has been domiciled or has had a residence, prince		-				
ın	nmediately preceding the date of this petition or for a lo	inger part of such 180 days than in an	y other District.				
П	here is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pendi	ng in this District.				
□ D	ebtor is a debtor in a foreign proceeding and has its pr	incipal place of business or principal a	ssets in the United				
S	tates in this District, or has no principal place of busine						
	r proceeding [in a federal or state court] in this District, elief sought in this District.	or the interests of the parties will be s	erved in regard to the				
	Certification by a Debtor Who Reside	es as a Tenant of Residential plicable boxes.)	Property				
	andlord has a judgment against the debtor for possess	•	ked, complete the				
fc	following.) (Name of landlord that obtained judgment)						
	(Address of Landlord)						
De	ebtor claims that under applicable nonbankruptcy law,	there are circumstances under which	the debtor would be				
ре	ermitted to cure the entire monetary default that gave r						
	ossession was entered, and						
	ebtor has included in this petition the deposit with the operiod after the filing of the petition.	court of any rent that would become du	ue during the 30-day				

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Pascarella, Anthony Joseph Deborah Ann Pascarella

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Anthony Joseph Pascarella Anthony Joseph Pascarella

Dated: 05/17/2009

/s/ Deborah Ann Pascarella
Deborah Ann Pascarella

Dated: 05/17/2009

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 05/20/2009

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Document Page 4 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 05/17/2009 /s/ Anthony Joseph Pascarella
Anthony Joseph Pascarella



Sign & Date Here

Document Page 5 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	03/17/2009 .	Dehorah Ann Pascarella	Here			
Datad:	05/17/2009	/s/ Deborah Ann Pascarella	Sign & Date			
I certify u	nder penalty of perjury	that the information provided above is true and correct.				
	of the United States trustee or but apply in this district.	bankruptcy administrator has determined that the credit counseling requirement of	11 U.S.C. § 109(n)			
	Active military duty in a milit		44.11.0.0.0.0.400//->			
particip	ate in a credit counseling briefi	ng in person, by telephone, or through the Internet.);				
— or realiz		S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasona	ble effort. to			
of reali		J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a ons with respect to financial responsibilities.);	as to be incapable			
	I am not required to receive a otion for determination by the c	a credit counseling briefing because of: [Check the applicable statement.] [Must be ourt.]	e accompanied			
your ba manag the 30-	ankruptcy petition and promptly ement plan developed through day deadline can be granted o	to the court, you must still obtain the credit counseling briefing within the first 30 days file a certificate from the agency that provided the counseling, together with a copy the agency. Failure to fulfill these requirements may result in dismissal of your cash ly for cause and is limited to a maximum of 15 days. Your case may also be dismit g your bankruptcy case without first receiving a credit counseling briefing.	of any debt e. Any extension of			
	from the time I made my reques an file my bankruptcy case now	edit counseling services from an approved agency but was unable to obtain the servict, and the following exigent circumstances merit a temporary waiver of the credit control. [Must be accompanied by a motion for determination by the court.] [Summarize ended]	ounseling requirement			
perfor a cop	d States trustee or bankruptcy a ming a related budget analysis y of a certificate from the agend gency no later than 15 days afte	administrator that outlined the opportunties for available credit counseling and assists, but I do not have a certificate from the agency describing the services provided to by describing the services provided to you and a copy of any debt repayment plan deer your bankruptcy case is filed.	ted me in me. You must file leveloped through			
perfor	United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the					
	1 Mithin the 100 days hafer	the filing of my bankruptcy case, I received a briefing from a credit counseling ager	- 44 4 1- 2			

PFG Record # 412803 B 1D (Official Form 1, Exh.D)(12/08)

Document Page 6 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-	
SCHEDULE B - Personal Property	Yes	3	\$71,500	\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$21,662	\$-	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$12,883	\$-	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$108,472	\$-	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-	
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$7,010	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,356	
TOTALS	\$ 71,500 TOTAL ASSETS	\$ 143,017 TOTAL LIABILITIES				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 12,883.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 12,883
State the following:	
Average Income (from Schedule I, Line 16)	\$ 7,009.56
Average Expenses (from Schedule J. Line 18)	\$ 5.356.00

Average Income (from Schedule I, Line 16)	\$ 7,009.56
Average Expenses (from Schedule J, Line 18)	\$ 5,356.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 10,005.31

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,602.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 12,883.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 108,472.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 113,074.00

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim		
[x] None						
Total Market Value of Real Property (Report also on Summary of Schedules)						

PFG Record # 412803 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with Chase Bank	н	\$	100
		Savings account with Suburban Bank	J	\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Personal Finance CO - Computer, stereo & video camera Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	500 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	50
06. Wearing Apparel		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.		Earrings, watch, costume jewelry	J	\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X	Bee (Official Fo			Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	L M L	Debtor's Property Deduct	Value of Interest in y, Without ing Any Claim or	
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.						
		Term Life Insurance - No Cash Surrender Value.	Н	\$	0	
		Term Life Insurance - No Cash Surrender Value.	W	\$	0	
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		\$ 4	13,000	
		Pension w/ Employer/Former Employer - 100% Exempt. Pension w/ Employer/Former Employer - 100% Exempt.	W		3,200	
13. Stocks and interests in incorporated and unincorporated businesses.	X	rension w/ Employer/i officer Employer - 100 // Exempt.	VV	Ψ	0,200	
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.				4 40 40-	
		2006 Ford Explorer, 62,000 miles	J	\$ 12,125	
		2000 Ford F150, 140,000 miles	J	\$ 10,825	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals					
		Family Pets/Animals.	J	\$ 0	
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$71,500	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875					

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with Chase Bank	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
Savings account with Suburban Bank	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Personal Finance CO - Computer, stereo & video camera	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(h)(3)	\$ 0	\$ 0
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(h)(3)	\$ 0	\$ 0
PEG Record # 412803	Dec (Office	ial Form 6C) (12/	07) Page 1 of 2

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

11 U.S.C. § 522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 43,000	\$ 43,000
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 3,200	\$ 3,200
25. Autos, Truck, Trailers and other vehicles and accessories.			
2006 Ford Explorer, 62,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 12,125
2000 Ford F150, 140,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 10,825

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

			_						
	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Personal Finance CO Attn: Bankruptcy Dept. 1020 W Jefferson St Joliet IL 60435 Acct No.: P23322761601		J	Dates: 2009 Nature of Lien: Non-Purchase Money Security Market Value: \$ 500 Intention: Reaff @ Fair Market Value *Description: Personal Finance CO - Computer, stereo & video camera				\$ 3,480	\$ 3,480
2	2 South Division Credit Union Attn: Bankruptcy Department 9122 S. Kedzie Evergreen Park IL 60642 Acct No.: XXXXX7815		J	Dates: 2006 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 12,125 Intention: None *Description: 2006 Ford Explorer, 62,000 miles				\$ 13,247	\$ 1,122
3	South Division Credit Union Attn: Bankruptcy Department 9122 S. Kedzie Evergreen Park IL 60642 Acct No.: XXXXX7815		J	Dates: 2001 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 10,825 Intention: None *Description: 2000 Ford F150, 140,000 miles				\$ 4,935	\$ 0

Total

\$ 21,662 \$ 4,602

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Creditor's Name, Mailing Ad Including Zip Code and Accoun (See Instructions Above)		Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114			J	Reason: Federal Income Tax Dates: 2007				\$ 4,963	\$ 4,963
Account No. XXXXX781 2 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXXXX781			J	Reason: Federal Income Tax Dates: 2008				\$ 7,920	\$ 7,920
Total Amount of Unsecured Priority Claims									\$ 12,883

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_									
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
1	Americash Loans C/O Marauder Corporation 74923 Highway 111 Indian Wells CA 92210 Acct #: 5205633		w	Dates: 2008 Reason: Collecting for Creditor				\$	2,369
2	Ameriquest/HSBC Bankruptcy Department PO Box 17313 Baltimore MD 21297 Acct #: 5458001523019929		J	Dates: 2005 Reason: Credit Card or Credit Use				\$	657
3	Aspen/FB&T Attn: Bankruptcy Dept. 6 Concourse Pkwy Ne Fl 2 Atlanta GA 30328 Acct #: XXXXX2408		w	Dates: 2009 Reason: Credit Card or Credit Use				\$	609

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
4	Asset Acceptance LLC Bankruptcy Department 7027 Miller Dr. Warren MI 48092 Acct #: XXXXX7815		w	Dates: 2006 Reason: Credit Card or Credit Use				\$	725
5	Borrow Cash Now C/O National Credit Adjust 327 W 4Th Ave Hutchinson KS 67501 Acct #: 1080717		Н	Dates: 2008 Reason: Unknown Credit Extension				\$	757
6	Cash Advance Network Attn: Bankruptcy Dept. 515 G NE Miami OK 74354 Acct #: XXXXX7815		J	Dates: 2008 Reason: Credit Extended to Debtor(s)				\$	700
7	CASH Supply C/O National Credit Adjust 327 W 4Th Ave Hutchinson KS 67501 Acct #: 1810428		Н	Dates: 2008-2009 Reason: Unknown Credit Extension				\$	842
8	Cashcall INC Attn: Bankruptcy Dept. 1600 S Douglass Rd Anaheim CA 92806 Acct #: 1041658		w	Dates: 2008 Reason: Personal Loan				\$	2,488

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

CCB Credit Services, Inc. Bankruptcy Department 5300 S. 6th St. Springfield IL 62703

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Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

In re

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
9 Coastline Credit LLC Attn: Bankruptcy Dept. 300-433 Main Street Berkeley Lake GA 30092 Acct #: 29875148		J	Dates: 2008 Reason:				\$ 406

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Valentine & Kebartas Bankruptcy Department 1530 Maple Pointe Ct. Lawrenceville GA 30043

10 Credit One Bank Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: XXXXX7815	H Dates: Reasor	2006-2008 a: Credit Card or Credit Use	\$	659
11 Cross Country Bank Bankruptcy Department 4700 Exchange Ct. Boca Raton FL 33431 Acct #: 4227093889416370	J Dates: Reason	2008 n: Credit Card or Credit Use	\$	600

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Richard J Boudreau & Assoc Bankruptcy Department S Industrial Way Salem NH 03073

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Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

SCHEDULE F - CREDITORS	H	OL	DING UNSECURED NON-PR	10	RITY	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated Disputed	Amount of Claim
12 ECare Contact Centers c/o Valentine & Kebartas 1530 Maple Pointe Ct. Lawrenceville GA 30043		W	Dates: 2008 Reason:			\$ 407

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Valentine & Kebartas Bankruptcy Department 1530 Maple Pointe Ct. Lawrenceville GA 30043

Acct #: XXXXXXXX7815

In re

13 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374	Dates: 2009 Reason: Notice Only	\$ 0
Acct #: XXXXX7815 14 Experian		
Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013	Dates: 2009 Reason: Notice Only	\$ 0
Acct #: XXXXX7815		
15 First CASH Advance C/O Asset Acceptance LLC Po Box 2036 Warren MI 48090	W Dates: 2008 Reason: Unknown Credit Extension	\$ 725
Acct #: 35221855		
16 First Premier BANK Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104	W Dates: 2008 Reason: Credit Card or Credit Use	\$ 436
Acct #: XXXXX2408		

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Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
17 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX2408		w	Dates: 2009 Reason: Credit Card or Credit Use				\$ 987
18 HSBC CARD Services III INC C/O Arrow Financial Servic 5996 W Touhy Ave Niles IL 60714 Acct #: 42452912		Н	Dates: 2008-2008 Reason: Collecting for Creditor				\$ 655
19 HSBC NV Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX7815		Н	Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 744

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCB Management Services Inc. Bankruptcy Department PO Box 1099 Langhorne PA 19047

20 Loan Shop Online Attn: Bankruptcy Dept. 2207 Concord Pike #505 Wilmington DE 19803 Acct #: 527893	J	Dates: 2008 Reason:	\$ 390
21 Louis Roi Attn: Bankruptcy Dept. 300 S. Riverside Dr Chicago IL 60606 Acct #: XXXXXX7815	J	Dates: 2008 Reason: Residential Rental	\$ 18,000

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

S	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							CLAIMS
Credi	tor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
At 30 Cl	buis Roi ttn: Bankruptcy Dept. 00 S. Riverside Ave hicago IL 60606 cct #: XXXXXX7815		J	Dates: 2006-2008 Reason: Personal Loan				\$ 34,000
Po Ho	ARIN /O LVNV Funding LLC b Box 740281 couston TX 77274 cct #: 4447962113435063		Н	Dates: 2008 Reason: Unknown Credit Extension				\$ 743
Po Ho	ARIN O LVNV Funding LLC O Box 740281 Ouston TX 77274 Cct #: 4447962122045143		w	Dates: 2008-2008 Reason: Unknown Credit Extension				\$ 1,233
At Po Di	errick BANK ttn: Bankruptcy Dept. b Box 5000 raper UT 84020 cct #: XXXXX7815		Н	Dates: 2005 Reason: Credit Card or Credit Use				\$ 113

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Cardworks Servicing, LLC Bankruptcy Dept.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
26 National Opportunities Attn: Bankruptcy Dept. 42 Reads Way Manor DE 19720 Acct #: XXXXXX7815		J	Dates: 2008 Reason: Credit Extended to Debtor(s)				\$ 645

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

National Processing of America Attn: Bankruptcy Department

PO Box 7666

In re

Shawnee Mission KS 66207

27 Nicor Gas Bankruptcy Department PO Box 310 Aurora IL 60507 Acct #: 13-12-49-2286-8	J Dates: 2008-2009 Reason: Utility Bills/Cellular Service	\$ 1,492
28 Paycheck Today Attn: Bankruptcy Dept. 515 G NE Miami OK 74354	J Dates: 2007 Reason:	\$ 700
Acct #: XXXXXXX7815		
29 Payday-Loan-Yes Attn: Bankruptcy Dept. 1609 N Latrobe Chicago IL 60639	W Dates: 2008 Reason: Unknown Credit Extension	\$ 395
Acct #: 5435723		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AIS Services LLC Bankruptcy Department 50 California St. Suite 1500 San Francisco CA 94111

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
30 Phil Pascarella Attn: Bankruptcy Dept. 9293 Vesper Lane Frankfort IL 60423 Acct #: XXXXXX7815		J	Dates: 2005-2007 Reason:				\$ 26,000
31 Quick Click Loans Bankruptcy Department PO Box 5040 Alpharetta GA 30023		w	Dates: 2008 Reason: PayDay Loan				\$ 3,292
Acct #: XXXX7815							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Baker, Miller, Markoff, Krasny Bankruptcy Department 29 N. Wacker Drive, 5th Floor Chicago IL 60606

32 Salute/UTB Attn: Bankruptcy Dept. Po Box 105555 Atlanta GA 30348 Acct #: XXXXX2408	W	Dates: 2008-2009 Reason: Credit Card or Credit Use	\$ 522
33 South Division Credit Union Attn: Bankruptcy Department 9122 S. Kedzie Evergreen Park IL 60642 Acct #: XXXXXX7815	J	Dates: 2007 Reason: Credit Card or Credit Use	\$ 3,645
Act #: XXXXXX7613 34 South Division Credit Union Attn: Bankruptcy Department 9122 S. Kedzie Evergreen Park IL 60642 Acct #: XXXXXXXX7815	J	Dates: 2007 Reason: Credit Card or Credit Use	\$ 2,536

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
35 <u>TransUnion</u> Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX7815			Dates: 2009 Reason: Notice Only				\$ 0

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

B6F (Official Form 6F) (12/07)

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\$ 108,472.00

Document Page 26 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. **Description of Contract or Lease and Nature of Debtor's** Name and Mailing Address, Interest. State whether Lease is for Non-Residential Real Including Zip Code, **Property. State Contract Number or** of Other Parties to Lease or Contract. Any Government Contract. Louis Roi Contract Type: Lease on Property Attn: Bankruptcy Dept. Terms/Month: 300 S Riverside Buy Out: Suite 1900 Begin Date: Debtor Int: Description: Debtor's residence

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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ı			
ı			
ı			

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 412803 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Married	AP - Girl - 13 MP - Boy - 9								
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:	Technician	Credit Manager							
Name of Employer:	NICOR	Florstar Sales							
Years Employed	27 Years	4 years							
Employer Address:	PO Box 190	1075 Taylor Road							
City, State, Zip	Aurora, IL 60507	Romeoville, IL 60446							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 5,075.33	\$ 5,386.10
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,075.33	\$ 5,386.10
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 914.83	\$ 888.00
b. Insurance	\$ 370.96	\$ 56.88
c. Union Dues	\$ 57.01	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 159.14
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 891.48	\$ 113.58
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,874.10	\$ 1,170.74
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,841.06	\$ 4,168.50
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00
for the debtor's use or that of dependents listed above. 11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,841.06	\$ 4,168.50
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 7,009	9.56
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and,	if applicable, on Statistical Summarv

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTEN COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)
mplete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorat

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,500.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	+ =,====
2. Utilities: a. Electricity and Heating Fuel	\$ 215.00
b. Water, Sewer, Garbage	\$ 160.00
c. Cellphone, Internet	\$ 175.00
d. Other Home Phone and Cable Television	\$ 135.00
3. Home Maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 600.00
5. Clothing	\$ 100.00
6. Laundry and Dry Cleaning	\$ 80.00
7. Medical and Dental Expenses	\$ 25.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 471.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 80.00
10. Charitable Contributions	\$ 20.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ -
a. Homeowner's or Renter'sb. Life	\$ -
c. Health	\$ -
d. Auto	\$ 120.00
e. Other	\$ -
12. Taxes (not deducted from wages or included in home mortgage payments)	*
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	
a. Auto	\$ -
b. Reaffirmation Payments	\$ -
c. Other \$-	\$ -
14. Alimony, maintenance and support paid to others	\$-
15. Payments for support of additional dependents not living at your home	\$ -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$185.00 \$35.00 \$60.00 \$200.00 \$45.00	\$525.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 5,356.00
19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing <i>None</i>	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 7,009.56
b. Average monthly expenses from Line 18 above	\$ 5,356.00
c. Monthly net income (a. minus b.)	\$ 1,653.56
d. Total amount to be paid into plan monthly	\$ 1,650.00

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/17/2009 /s/ Anthony Joseph Pascarella
Anthony Joseph Pascarella

Dated: 05/17/2009 /s/ Deborah Ann Pascarella

Deborah Ann Pascarella

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$2,564/bw 2008: \$75,000 2007: \$75,000	employment	
Spouse		
AMOUNT	SOURCE	-

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

	STATEMENT OF FINA	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$2,652 s/m 2008: \$63,000 2007: \$60,000	employment		
02. INCOME OTHER THAN FRO	OM EMPLOYMENT OR OPERATION O	BUSINESS:	
the two years immediately prece spouse separately. (Married deb	eived by the debtor other than from emploiding the commencement of this case. Gitors filing under chapter 12 or chapter 13 separated and a joint petition is not filed.)	ve particulars. If a joint petition is to must state income for each spou	iled, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITOR Complete a. or b. as appropriate			
a. INDIVIDUAL OR JOINT DEB services, and other debts to any value of all property that constitut that were made to a creditor on an approved nonprofit budgeting	TOR(S) WITH PRIMARILY CONSUMER creditor made within 90 days immediate ites or is affected by such transfer is not account of a domestic support obligation and creditor counseling agency. (Marrie ses whether or not a joint petition is filed	y proceeding the commencement ess than \$600.00. Indicate with a or as part of an alternative repayned ded debtors filing under chapter 12	of this case if the aggregate n asterisk (*) any payments nent schedule under a plan by or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

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In re

was Seized

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

·		uses are separated and a joint petition is	,
Name and Address of Creditor	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing
creditors who are or were inside	ers. (Married debtors filing under char	preceding the commencement of this castoter 12 or chapter 13 must include payme	nts be either or both
	•	e separated and a joint petition is not filed	•
Name & Address of Creditor & Relationship to Debtor	Dates of Payments	Amount Paid or Value of Transfers	Amount Still Owing
04. SUITS AND ADMINISTRAT	TIVE PROCEEDINGS, EXECUTIONS	, GARNISHMENTS AND ATTACHMENTS	 S:
		r was a party within 1 (one) year immedia	tely preceding the filing o
List all lawsuits & administrative	proceedings to which the debtor is or	(/)	,
this bankruptcy case. (Married		pter 13 must include information concerni	,, ,
this bankruptcy case. (Married	debtors filing under chapter 12 or cha	pter 13 must include information concerni	,, ,
this bankruptcy case. (Married whether or not a joint petition is	debtors filing under chapter 12 or cha filed, unless the spouses are separate	pter 13 must include information concernied and a joint petition is not filed.)	ng either or both spouse

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of Property

Seizure

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

	STATEMENT OF FINA	ITOIAL AI I AII\3	
05. REPOSSESSION, FORE	ECLOSURES AND RETURNS:		
returned to the seller, within	n repossessed by a creditor, sold at a foreclos one year immediately preceding the commenc rmation concerning property of either or both s a joint petition is not filed.)	ement of this case. (Married debto	rs filing under chapter 12
Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property	
case. (Married debtors filing	of property for the benefit of creditors made w under chapter 12 or chapter 13 must include a	iny assignment by either or both sp	-
Petition is filed, unless the sp	oouses are separated and a joint petition is not Date	Terms of	
Address of Assignee	of Assignment	Assignment or Settlement	
preceding the commenceme	s been in the hands of a custodian, receiver, o nt of this case. (Married debtors filing under ch buses whether or not a joint petition is filed, un Name & Location of Court Case Title & Number	napter 12 or chapter 13 must includ	le information concerning
usual gifts to family members than \$100 per recipient. (Mar	tributions made within one year immediately ps aggregating less than \$200 in value per indiversed debtors filing under chapter 12 or chapter his filed unless the spouses are separated an	ridual family member and charitable 13 must include gifts or contribution	e contributions aggregation
List all gifts or charitable con- usual gifts to family members than \$100 per recipient. (Mai	s aggregating less than \$200 in value per indiv	ridual family member and charitable 13 must include gifts or contribution	e contributions aggregati

House of Worship

St. Jude Church 241 W 2nd Ave New Lenox, IL 60451 Monthly

\$20

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 2009 Amount of Money or Description and Value of Property

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603 Care 1 Credit

Counseling

September 2007 to February 2009

\$186/month for 18 months

Payment/Value: Fee: \$3,500.00, \$1,400 paid

prior to filing, balance

throught plan

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$75.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

STATEMENT OF FINANCIAL AFFAIRS

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

10/2006

Describe Property Transferred and Value Received

Louis Roi 300 S. Riverside Avenue, Suite 1900 Chicago, L 60606 House located at 875 Wildwood Drive New Lenox, IL 60451 \$315,000 sale price \$5,000 profit

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

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In re

12. SAFE DEPOSIT BOXES:			
immediately preceding the co	r box or depository in which the debtor has o mmencement of this case. (Married debtors to spouses whether or not a joint petition is filed	iling under chapter 12 or chapter	13 must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
Harris Bank 110 W Maple Nex Lenox, IL 60451	Debtors	Documents only	
13. SETOFFS:			
	reditor, including a bank, against a debt or de		
	filing under chapter 12 or chapter 13 must in ess the spouses are separated and a joint pe		er or bour spouses whether
			er of both spouses whether
not a joint petition is filed, unle	ess the spouses are separated and a joint pe Date	tition is not filed.) Amount	er of both spouses whether
not a joint petition is filed, unle Name and Address of Creditor	ess the spouses are separated and a joint pe Date	tition is not filed.) Amount	er of both spouses whether
not a joint petition is filed, unle Name and Address of Creditor 14. LIST ALL PROPERTY HE	ess the spouses are separated and a joint pe Date of Setoff	tition is not filed.) Amount of Setoff	er of both spouses whether
not a joint petition is filed, unle Name and Address of Creditor 14. LIST ALL PROPERTY HE	Date of Setoff ELD FOR ANOTHER PERSON:	tition is not filed.) Amount of Setoff	er of both spouses whether
not a joint petition is filed, unle Name and Address of Creditor 14. LIST ALL PROPERTY HE List all property owned by and Name and Address of Owner 15. PRIOR ADDRESS OF DE	Date of Setoff ELD FOR ANOTHER PERSON: other person that the debtor holds or controls Description and Value of Property	Amount of Setoff Location of Property	
not a joint petition is filed, unle Name and Address of Creditor 14. LIST ALL PROPERTY HE List all property owned by and Name and Address of Owner 15. PRIOR ADDRESS OF DE If debtor has moved within thr occupied during that period an	Date of Setoff ELD FOR ANOTHER PERSON: other person that the debtor holds or controls Description and Value of Property	Amount of Setoff Location of Property mencement of this case, list all pre	emises which the debtor
Name and Address of Creditor 14. LIST ALL PROPERTY HE List all property owned by and Name and Address of Owner 15. PRIOR ADDRESS OF DE	Date of Setoff ELD FOR ANOTHER PERSON: other person that the debtor holds or controls Description and Value of Property EBTOR(S): ree (3) years immediately preceding the comi	Amount of Setoff Location of Property mencement of this case, list all pre	emises which the debtor

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

	STATEMENT OF FINA	NCIAL AFFAIRS	
16. SPOUSES and FORMER	SPOUSES:		
Louisiana, Nevada, New Mexic	I in a community property state, commonw. co, Puerto Rico, Texas, Washington, or Wi dentify the name of the debtor's spouse and	consin) within eight (8) years im	mediately preceding the
Name			
17. ENVIRONMENTAL INFOR	RMATION:		
_ ,,	n the following definitions apply:		
For the purpose of this questic	in, the following definitions apply.		
"Environmental Law" means a toxic substances, wastes or m statutes or regulations regulati "Site" means any location, faci	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ng the cleanup of the these substances, wality, or property as defined under any Enviring, but not limited to, disposal sites.	ground water, or other medium, i istes, or material.	including, but not limited to,
toxic substances, wastes or m statutes or regulations regulati "Site" means any location, faci operated by the debtor, includi	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ng the cleanup of the these substances, w lity, or property as defined under any Envir	ground water, or other medium, i istes, or material. onmental Law, whether or not pre	including, but not limited to, esently or formerly owned or
"Environmental Law" means a toxic substances, wastes or m statutes or regulations regulati "Site" means any location, faci operated by the debtor, includi "Hazardous material" means a environmental Law.	ny federal, state, or local statute or regulative aterial into the air, land, soil surface water, ng the cleanup of the these substances, was lity, or property as defined under any Enviring, but not limited to, disposal sites. Inything defined as a hazardous waste, has a little and the control of the con	ground water, or other medium, instes, or material. Onmental Law, whether or not presented ardous or toxic substances, pollutions.	including, but not limited to, esently or formerly owned or utant, or contaminant, etc. und
"Environmental Law" means a toxic substances, wastes or m statutes or regulations regulati "Site" means any location, faci operated by the debtor, includi "Hazardous material" means a environmental Law.	ny federal, state, or local statute or regulati aterial into the air, land, soil surface water, ng the cleanup of the these substances, we lity, or property as defined under any Envir ng, but not limited to, disposal sites.	ground water, or other medium, istes, or material. commental Law, whether or not present ardous or toxic substances, pollutive in writing by a gover	including, but not limited to, esently or formerly owned or utant, or contaminant, etc. und

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Date

of Notice

Environmental

Law

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Name and Address

of Governmental Unit

Site Name

and Address

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In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

debtor is or was a party. Indicate the number.		ts or orders, under any Environmenta mental unit that is or was a party to th	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAM	E OF BUSINESS		
 a. If the debtor is an individual, list the ending dates of all businesses in whi partnership, sole proprietor, or was s immediately preceding the commence within six (6) years immediately preceded. 	ch the debtor was an officer, dire elf-employed in a trade, professi ement of this case, or in which the	ctor, partner, or managing executive on, or other activity either full- or parte debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
` , ,		0000.	
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the	names, addresses, taxpayer ider ch the debtor was a partner or or	tification numbers, nature of the busi	
If the debtor is a partnership, list the ending dates of all businesses in whi	names, addresses, taxpayer ider ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer ider ch the debtor was a partner or or	tification numbers, nature of the busi vned 5 percent or more of the voting tification numbers, nature of the busi	or equity securities, within six
If the debtor is a partnership, list the ending dates of all businesses in who (6) years immediately preceding the lifthe debtor is a corporation, list the ending dates of all businesses in who	names, addresses, taxpayer ider ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer ider ch the debtor was a partner or or	tification numbers, nature of the busi vned 5 percent or more of the voting tification numbers, nature of the busi	or equity securities, within six
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the If the debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the Name & Last Four Digits of	names, addresses, taxpayer ider ch the debtor was a partner or or commencement of this case. names, addresses, taxpayer ider ch the debtor was a partner or or	tification numbers, nature of the busived 5 percent or more of the voting stification numbers, nature of the busived 5 percent or more of the voting Nature	or equity securities, vectors, and beginning or equity securities wectors.
If the debtor is a partnership, list the ending dates of all businesses in whi (6) years immediately preceding the lift he debtor is a corporation, list the ending dates of all businesses in whi (6) years immediately preceding the	names, addresses, taxpayer ider ich the debtor was a partner or or commencement of this case. names, addresses, taxpayer ider ich the debtor was a partner or or commencement of this case. Address	tification numbers, nature of the busived 5 percent or more of the voting stification numbers, nature of the busived 5 percent or more of the voting series. Nature of Business	nesses, and beginning and or equity securities within six equity securities within six Beginning and Ending Dates

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years immexecutive, or owner of more th	ediately preceding the commencement an 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
•	eceding the commencement of this cas	ement only if the debtor is or has been in business, as defined ab se. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	` , , ,	iately preceding the filing of this bankruptcy case kept or supervision
Name	Dates Services	
and Address	Rendered	
account and records, or preparation of the second s	ed a financial statement of the debtor Address	Dates Services Rendered
19c. List all firms or individuals	who at the time of the commencemen	t of this case were in possession of the books of account and rec
of the debtor. If any of the bool	s of account and records are not avail	able, explain.
Name	Address	
10d List all financial institution	o creditors and other parties including	moreontile and trade agencies to whom a financial statement w
	s, creditors and other parties, including (2) years immediately preceding the c	mercantile and trade agencies, to whom a financial statement was ommencement of this case.
Name and	Date	
Address	Issued	

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In re

		IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last tw	o inventories taken of your property, the nan is of each inventory.	ne of the person who supervised th	ne taking of each inventory,
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other	
Inventory	Supervisor	basis)	-
b. List the name and addr	ess of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian		
or inventory	of Inventory Records		
	ship, list nature and percentage of interest of		
			-
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp	ship, list nature and percentage of interest of Nature	f each member of the partnership. Percentage of Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest oration, list all officers & directors of the corp ore of the voting or equity securities of the corp	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS:	-
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest oration, list all officers & directors of the corp ore of the voting or equity securities of the corp Title	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the	-
a. If the debtor is a partne Name and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	Nature of Interest oration, list all officers & directors of the corp ore of the voting or equity securities of the corp Title	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS:	-

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In re

	STATEMENT OF FIN	AITOIAL AI I AIITO	
22b. If the debtor is a corporatio immediately preceding the comme		ationship with the corporation terminated with	in one (1) year
Name and Address	Title	Date of Termination	
	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION: outions credited or given to an insider, includir	ng compensation in
·	•	her perquisite during one year immediately pr	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
· ·	t the name and federal taxpayer identifi	cation number of the parent corporation of an thin six (6) years immediately preceding the o	, ,
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
If the debtor is not an individual,	•	ntification number of any pension fund to whice	•

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/17/2009 /s/ Anthony Joseph Pascarella

Anthony Joseph Pascarella

X Date & Sign

Dated: 05/17/2009 /s/ Deborah Ann Pascarella

Deborah Ann Pascarella

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. Balance Due -\$2,100 The source of the compensation paid to me was: Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 05/20/2009 /s/ David M. Lulkin

Attorney Name: David M. Lulkin
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

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In re

Anthony Joseph Pascarella, and Deborah Ann Pascarella, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/17/2009 /s/ Anthony Joseph Pascarella

Anthony Joseph Pascarella

X Date & Sign

Dated: 05/17/2009

PFG Record #

/s/ Deborah Ann Pascarella

Deborah Ann Pascarella

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Anthony Joseph Pascarella and Deborah Ann Pascarella, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Anthony Joseph Pascarella Sign & Date Dated: 05/17/2009 Here **Anthony Joseph Pascarella** /s/ Deborah Ann Pascarella 05/17/2009 Sign & Date Dated: **Deborah Ann Pascarella** Here /s/ David M. Lulkin 05/20/2009 Dated: Attorney: David M. Lulkin Bar No: 6290094

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